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## *Department of Banking and Finance*

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

*Sonny Perdue*  
Governor

*Robert M. Braswell*  
Commissioner

June 20, 2008

VIA CERTIFIED MAIL – 7005 1820 0006 4359 0590

North Metro Atlanta Mortgage, LLC  
Onyi Okoronta, Chief Executive Officer  
2900 Mountain Industrial Blvd., Suite D  
Tucker, Georgia 30084

License Number 20839

### NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 7-1-1017(a)(1), the Georgia Department of Banking and Finance ("Department") hereby notifies you of its intent to revoke the license issued to North Metro Atlanta Mortgage, LLC. The Department has documentation showing that North Metro Atlanta Mortgage, LLC violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence showing that North Metro Atlanta Mortgage, LLC made false statements or misrepresented material facts to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6); operated its business with an unapproved branch manager in violation of Department Rule 80-11-1-.04(2); and failed to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03.

You may request a hearing to contest the decision of the Department to revoke your license. O.C.G.A. § 7-1-1017(b). The hearing will be held before an administrative law judge of the Office of State Administrative Hearings. You may retain counsel of your choice and subpoena witnesses and documentary evidence. The Office of the Attorney General will represent the Department.

The request for a hearing must be made in writing within 20 days of the date of this Notice. If you do not request a hearing within 20 days of the date of this Notice, the Department will enter a Final Order of Revocation that will be effective the date of issuance. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division